

## Mammoth Lakes November 2018 Housing Summit

**“Finding 5 Immediate Solutions from the CHAP,” November 3, 2018**



## Purpose and Participants

Update on the status of the Action Plan and confirm the top five (5) actions that should be pursued in the coming year.

Presenters/Facilitators:

- ☐ Introductions by Ken Brengle (Chamber)
- ☐ Presentation by Stacy Corless “Update on the Action Plan and progress to-date”
- ☐ Presentation by Wendy Sullivan “Refresher on Actions identified, 2017 Open House priorities and Today’s Exercise”
- ☐ Facilitation by Steve Frisch (lead facilitation) and Wendy Sullivan (technical support)

Participants: The session had a mix of Action Plan participants from the 2017 process and several new community members. An estimated 20 to 25 participants were present.

## Format

After introductions and instructions, participants broke into four groups to prioritize the top five actions for the coming year.

Participants had three handouts:

- ☐ Action Plan summary of (1) Action Plan strategies, (2) the definition of each strategy, (3) when each Action was supposed to begin from the 2017 process and (4) the Actions that were developed by the working group for each strategy. All identified strategies were on the table for review
- ☐ 2017 Timeline of strategies;
- ☐ 2017 Roles and Responsibilities identified for each strategy.

Using these documents, participants were asked to identify which Actions should be pursued in the coming year, keeping in mind:

- (1) preference (what issue does the Action address, how important is it to the community),
- (2) effectiveness (will this result in more housing available to the community), and
- (3) capacity and resources (does the community have everything in place to start this tomorrow).

## Result

Results were in line with the Actions identified in 2017. Actions that should be priorities in the coming year (in order of selection), are shown in the below table.

- ☐ The Parcel design is already in process – this is #1;
- ☐ Others were ranked based on the number of groups out of four that chose the item (as indicated in the table)
- ☐ Data collection was not specifically noted, but raised through discussion by most groups as being needed to evaluate progress moving forward.

Primary roles, resources needed, and general timeline are also shown.

### Top CHAP Actions to Pursue in the Coming Year

Rank	Strategy	Lead role	Resources Needed	Timeframe
1 In-process	The Parcel - design phase	Town	Finance for planning and public engagement	Through 2019
2 3 groups	Dedicated local tax (local funding measure)	Analysis - Town; Campaign - MLH coordination, community committee	Analysis - unknown \$; Campaign - volunteers and consult	June 2019 ballot
3 3 groups	Tenant/Landlord matching	Chamber and MLH	Technology (web link) - AM Session also discussed this Inyo-Mono Broadband Consortium may be resource	Pilot: 5/15/19
4 3 groups	ADU program	Town (partner with County)	Increased staff time; consultant \$	2020 - Launch spring
5 2 groups	Homebuyer assistance	MLH	Near term seed money for >120% AMI buyers (Town and perhaps employers contribute); Draft guidelines for program qualification (MLH staff, \$)	6-months
6 2 groups	Renter assistance	Chamber, employers	Will be beneficial once units are "found" or created through other programs	Mid/late 2019 begin
7 1 group	Short term rental policies	Town	Data to make decisions - STR is in flux	Not defined - see 2017 schedule
NA	Data monitoring		Continuous collection and analysis; Progress measures	On-going

## Appendix

1. Action Plan Strategies Summary (handout) – also to refresh on what the listed strategies, above, mean.
2. 2017 timeline (handout)
3. 2017 roles/responsibilities (handout)

## Action Plan Strategies Summary

Tool	Definition	When	Proposed Actions
<b>Land Acquisition and Planning (begin 2018+)</b>	Acquiring land through purchase or trade for eventual housing development when specific project not known.	<b>The Parcel (2018+)</b>	<ul style="list-style-type: none"> <li>Pursue acquisition of “The Parcel” (<b>DONE – 2018</b>)</li> <li>Pursue master planning of “The Parcel” (<b>IN PROCESS</b>)</li> <li>Work on The Parcel entitlements and evaluate financing options to achieve the desired design/master plan (2020)</li> </ul>
		<b>MMSA Lodestar (2018/19)</b>	<ul style="list-style-type: none"> <li>Discuss Lodestar Parcel with MMSA (partnership potential)</li> </ul>
		<b>USFS within Town (2020)</b>	<ul style="list-style-type: none"> <li>Approach Forest Service with coordinated list of conveyance/exchange requests</li> </ul>
<b>Dedicated Local Tax</b>	Sales, property, lodging, real estate transfer, excise tax can be dedicated sources for community housing efforts.	<b>2018 (exploration IN PROCESS)</b>	<ul style="list-style-type: none"> <li>Run a 2018 ballot initiative for 2% of current 13% TOT to be dedicated into a Housing Fund.</li> <li>Consider also seeking a 1% increase in TOT on the 2018 ballot measure.</li> <li>Develop staff, capacity, project plan to market with the funding request.</li> <li>May explore other options: vacant home tax, short-term rental (STR) fee, STR excise tax (non-commercial rentals), sales tax, other.</li> </ul>

<b>Tool</b>	<b>Definition</b>	<b>When</b>	<b>Proposed Actions</b>
<b>Homebuyer Assistance (expanded)*</b>	Down payment assistance of grants or second mortgages for qualified buyers.	<b>2018</b>	<ul style="list-style-type: none"> <li>• Build upon existing program through MLH</li> <li>• Apply local funding (e.g. TOT) to serve moderate and middle income households: up to 200% AMI</li> <li>• Work with employers to assist employees; learn from existing employers with programs (MMSA, Water District, MLH assistance)</li> </ul>
<b>Renter Assistance</b>	Grants/loans for first month rent/deposit or rent ongoing. Loans may be low- or no-interest.	<b>2018</b>	<ul style="list-style-type: none"> <li>• Develop a model policy for employers to provide first and deposit re-paid through payroll deduction</li> <li>• Work with MMSA on pilot project</li> <li>• Outreach to employers to shape program, educate them of its existence</li> <li>• Explore rent assistance for the broader community with public funding over longer term</li> </ul>
<b>EAH - Tenant/landlord matching</b>	Employer support: help match employees to available housing	<b>2018</b>	<ul style="list-style-type: none"> <li>• Expand Chamber's job hub to also link employees to housing opportunities</li> <li>• Help seasonal employees stay year-round (summer/winter job links, housing)</li> <li>• Reach out to employers to understand needs, unit availability, and build pool of employee-tenants</li> <li>• Market tenants to second/vacation homes</li> </ul>

Tool	Definition	When	Proposed Actions
<b>Accessory (Secondary) Dwellings* (ADUs)</b>	A second smaller home sharing a lot with a single-family or townhome residence. Some examples of ADUs include an apartment over a garage, a tiny house in the backyard, or a basement apartment.	<b>Promote ADUs (2018)</b>  <b>ADU pre-approved units (2021)</b>	<ul style="list-style-type: none"> <li>• Increase community awareness of ability to do ADUs</li> <li>• Explore variances (e.g. side yard setbacks) to make it easier to fit ADUs on some lots (<b>SOME PROGRESS</b>)</li> <li>• Incentivize with Town funding, pre-approved plans, or pre-fab units in exchange for commitment to rent long term</li> <li>• Ensure adequate resources for rent-agreement enforcement</li> <li>• Explore flexible lease structure to allow some use by second homeowner of their unit.</li> <li>• Establish a goal for a desired number of ADUs to be built</li> </ul>
<b>Roommate matching for second homeowners</b>	Increase occupancy of vacant/second home units by marketing and linking roommates to second homeowners.	<b>2018</b>	<ul style="list-style-type: none"> <li>• Component of “EAH – Tenant/landlord matching program” above</li> <li>• Outreach to educate homeowners of program</li> <li>• Website/database management of roommates and interested homeowners</li> </ul>
<b>Federal/State Grants/Loans/ LIHTC*</b>	Outside funding sources for housing, typically limited to below 80% AMI.	<b>Continuous (ACTIVE and IN PROCESS)</b>	<ul style="list-style-type: none"> <li>• Continue use of CDBG, HOME, LIHTC, AHSC; track new resources</li> <li>• Increase capacity for grant writing and administration, and developer assistance (LIHTC applications, etc.)</li> </ul>

<b>Tool</b>	<b>Definition</b>	<b>When</b>	<b>Proposed Actions</b>
<b>Zoning for Affordability*</b>	Ensure that local regulations increase the supply and diversity of housing choices for community residents, (e.g. allow small lots for modest/tiny houses, live/work opportunities, multi-family by-right).	<b>2018/19</b>	<ul style="list-style-type: none"> <li>• Explore Community Housing Overlay District that provides a package of incentives (fast track, fee waiver, density bonus, etc.) for developers to build community housing in priority areas.</li> <li>• Allow more housing options in the IP zone (Mammoth Lakes Foundation land)</li> <li>• Explore expansion of RMF-1 zone (multi-family zone that prohibits short term rentals)</li> </ul>
<b>STR Amnesty (for illegal STR that convert to LTR)</b>	Waive/reduce non-compliance fees if illegal STRs convert to long-term rental	<b>2019</b>	<ul style="list-style-type: none"> <li>• Outreach to educate homeowners of program</li> <li>• Pair waiver with long-term rental restriction</li> <li>• Enforcement of rental restriction</li> <li>• Case-by-case review likely required to determine suitability for waiver</li> </ul>
<b>Housing Mitigation Ordinance*</b>	Town of Mammoth Lakes current development policy requires new residential and commercial development to pay fees related to their impact on employee housing needs. Adopted in 2015.	<b>2019</b>	<ul style="list-style-type: none"> <li>• Adopt a fee increase schedule that will raise fees over time to address actual impacts.</li> <li>• Scale fees based on size and intensity of use (e.g. 5,000 sq. ft. home should pay more than 1,000 sq. ft. home)</li> <li>• Leverage fees collected with state/federal funds to develop low-income housing units (&lt;80% AMI)</li> <li>• Incentivize development of community housing by assisting developers with collected fees or federal/state funds.</li> <li>• Require development of community housing if fee increases/incentives do not increase housing production by developers.</li> </ul>



<b>Tool</b>	<b>Definition</b>	<b>When</b>	<b>Proposed Actions</b>
<b>Inclusionary Zoning</b>	Requires that new residential subdivisions and PUD's include/build homes that are deed restricted for community housing.	<b>2019</b>	<ul style="list-style-type: none"> <li>• Consider re-adopting inclusionary zoning within two years</li> <li>• Design the ordinance to have carrots along with the stick</li> <li>• Make Inclusionary zoning a priority for the next election.</li> </ul>
<b>Linkage license Fee for short-term rentals (STR)</b>	A fee directly linked to the need for housing generated by STRs. STRs impact the housing market in two ways: by reducing the supply of housing available to residents and by creating demand for housing by creating jobs (property mgt, cleaning, etc.)	<b>2019</b>	<ul style="list-style-type: none"> <li>• Explore impact fee that applies upon conversion to STR or yearly TOT certificate renewal</li> <li>• May require nexus study</li> <li>• Assess fee at rate to address impacts, but not discourage STR licensing</li> <li>• Enforcement needed</li> </ul>

\* Indicates that Mammoth Lakes has implemented at least part of the tool listed; alternations may be available to better meet community housing needs.

### Strategies Beginning in 2020 or Later (2017 Community Housing Action Plan)

Tool	Definition	When	Proposed Actions
<b>Enhanced Infrastructure Financing District (EIFD)</b>	Allocation of new property and/or sales tax in defined districts. SB 628. Called Tax Increment Finance (TIF) outside of Ca.	<b>2020</b>	<ul style="list-style-type: none"> <li>• Consider EIFD to kick start development in downtown (long term process)</li> <li>• Create boundaries, legal structure, plan</li> <li>• Include community housing as an eligible use of proceeds</li> </ul>
<b>Public Land for Development (begin 2020)</b>	Partnering with developers to build community housing on town owned land. May be vacant or under-utilized land. May also include institutional properties.	<b>General needs (2017 criteria)</b>  <b>Tier 1 Sites (2020)</b>  <b>On-going task</b>	<ul style="list-style-type: none"> <li>• Create Guiding Principles</li> <li>• Understand site constraints</li> <li>• Issue Request for Proposals on two sites: Park and Ride and Fire District Parcel</li> <li>• Keep prioritized list for future housing opportunities</li> </ul>
<b>EAH - Property Management Support</b>	Support for employers that provide/desire to provide housing: contracting to manage rental units.	<b>2020</b>	<ul style="list-style-type: none"> <li>• Set up central property management system for employer membership</li> <li>• Research property management options – existing companies or building capacity</li> <li>• Begin with employer assistance; expand to incentivize short-term rentals to convert to long term</li> </ul>

<b>Tool</b>	<b>Definition</b>	<b>When</b>	<b>Proposed Actions</b>
<b>Amnesty for unpermitted units</b>	Intended to increase the stock of legal rental housing by incentivizing illegally created units to apply to be legalized.	<b>2020</b>	<ul style="list-style-type: none"> <li>• Review other community amnesty codes: define parameters.</li> <li>• Apply amnesty to specified types of units: illegal ADUs to start</li> <li>• Pair with a low/no-interest loan program for landlords/owners to complete necessary health/safety repairs in exchange for a limited term deed restriction.</li> <li>• Provide expertise to assist owners with amnesty upgrade/permit process (ombudsman approach)</li> </ul>
<b>Loan Program for Long Term Rental (LTR) landlords</b>	Provide low or no interest loans to landlords to complete health/safety repairs who agree to rent long term.	<b>2020</b>	<ul style="list-style-type: none"> <li>• Reinstitute CDBG loan program (MLH); explore using seed money from general fund</li> <li>• Design program – evaluate loan terms, combine with rental/affordability requirements</li> <li>• Seek feedback from funders and landlords</li> </ul>
<b>Inspection/Licensing for LTR</b>	Create a licensing and inspection program for long term rentals.	<b>2020</b>	<ul style="list-style-type: none"> <li>• Review other community's codes</li> <li>• Build off of STR license/inspection program</li> <li>• Require Business Tax Certificate for all units</li> <li>• Establish inspection criteria; focus on safety</li> <li>• Explore need for "priority property" list of units most in need of repair</li> </ul>
<b>STR Conversion - Property Management Program</b>	Providing rent guarantees and property management in exchange for renting units long term that were vacant or rented short term. (Summit County, CO, model)	<b>2020</b>	<ul style="list-style-type: none"> <li>• Can combine with employer property management assistance (see Employer and Housing Programs section)</li> <li>• Program outreach/education to STR owners</li> <li>• Locate/pre-qualify tenants</li> <li>• Establish program parameters (rent rates/affordability levels, etc.)</li> </ul>

<b>Tool</b>	<b>Definition</b>	<b>When</b>	<b>Proposed Actions</b>
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<b>Private Donations</b>	Tax deductible contributions to a non-profit organization, which purchases or develops housing.	<b>2021</b>	<ul style="list-style-type: none"> <li>Consider creation of a Mammoth Lakes Community Foundation with a dedicated fund to act as a pocket for private donations.</li> </ul>
<b>Fee Waivers/ Substitution</b>	Water/sewer, building permit or other fees waived in part or whole to reduce cost to build. General funds or other source need to cover cost of fees waived.	<b>2021</b>	<ul style="list-style-type: none"> <li>Make fee waivers automatic for deed restricted units</li> <li>Make fee waivers a certainty - schedule of when, which and how much fees are waived for what type of affordable housing development</li> <li>Waivers of special district fees for community housing to be considered over longer term (e.g., parks, fire, police, etc.)</li> </ul>
<b>Fast Track Processing</b>	Gives priority to developments that include affordable housing.	<b>2021</b>	<ul style="list-style-type: none"> <li>"Front of the line" policy for community housing proposals</li> <li>Explore the ability for more staff-level decision making (fewer discretionary elements) when community housing proposed.</li> </ul>
<b>Housing Rehab/ Weatherization</b>	Repair, update, and improve energy efficiency in existing homes	<b>2021</b>	<ul style="list-style-type: none"> <li>Do better outreach of existing programs</li> <li>Approach High Sierra Energy Foundation about expanding residential options</li> <li>Coordinate with Town code enforcement and retrofit opportunities</li> </ul>
<b>Preserve Mobile Home Park Affordability</b>	Preserve long term mobile home affordability, quality and stability for residents.	<b>2023</b>	<ul style="list-style-type: none"> <li>Research options; long-term tool</li> <li>Strategies may support tenant empowerment or resident or public ownership opportunity.</li> </ul>

\* Indicates that Mammoth Lakes has implemented at least part of the tool listed; alternations may be available to better meet community housing needs.

**Timeline of Priority Tools (2017 CHAP)**

HOUSING STRATEGIES	Strategy Type	2018				2019				2020				MID TERM					Long Term 2026-2030
		1	2	3	4	1	2	3	4	1	2	3	4	2021	2022	2023	2024	2025	
Land Acquisition - The Parcel Acquisition	PPP																		
Dedicated Local Tax (to vote Nov. 2018)	Funding																		
Home buyer assistance (expanded)	Program																		
Renter Assistance (employers)	Program																		
EAH - Tenant/Landlord matching	PPP																		
Promote ADUs (outreach/education)	Incentive																		
Second Homeowner Roommate Matching	STR																		
Federal/State - Grants/Loans/LIHTC	Funding																		
Land Acquisition - MMSA Lodestar	PPP																		
Zoning for Affordability	Incentive																		
STR Amnesty	STR																		
Land Acquisition - The Parcel Design	PPP																		
Housing Mitigation Ordinance	Requirement																		
Inclusionary Zoning	Requirement																		
EIFD	Funding																		
Linkage license fee for STR	STR																		
Public Land for Development - Tier 1 Sites	PPP																		
EAH - Property Management Support	PPP																		
Land Acquisition - USFS Within Town	PPP																		
Land Acquisition - The Parcel Entitlement, Finance	PPP																		
Amnesty for unpermitted units	Requirement																		
Loan Program for LTR landlords	Program																		
Inspection/Licensing for LTR	Requirement																		
STR Conversion - Property Management	STR																		
ADU pre-approved units	Incentives																		
Private Donations	Funding																		
Fee waivers/substitutions	Incentive																		
Fast Track Processing	Incentive																		
Housing Rehab	Program																		
Preserve Mobile Home Park Affordability	Program																		
Public Land for Development - Tier 2 Sites	PPP																		
Land Acquisition - The Parcel Construction	PPP																		
Public Land for Development - Tier 3 Sites	PPP																		

Key:  
 Action Phase  
 Ongoing Phase

HOUSING STRATEGY	STRATEGY TYPE	IMPLEMENTATION RESPONSIBILITIES					
		Town	MLH	Chamber	MMSA	Employers	Other
NEAR TERM - in place by the end of 2020							
Land Acquisition - Acquire The Parcel	PPP	L					
Dedicated local tax	Funding	S	S				BIG project - who leads?
Home buyer assistance (community and employers)	Programs	S	L	S	S	Working group	
Renter assistance (employers)	Programs			S	L	Working group	
EAH - Tenant/Landlord matching	PPP			L	S	Working group	
Accessory Dwellings* (promote)	Incentives	S	S				who leads?
STR to LTR incentive: roommate match	STR	S	S	L		Working group	property managers
Federal and state grants/loans; LIHTC	Funding	L/S	L/S				depends upon task
Land Acquisition - MMSA Lode Star	PPP	S			L		
Zoning for Affordability*	Incentives	L	S?		S?		MLF (IP land), community
STR to LTR incentive: amnesty	STR	L	S				
Land Acquisition - The Parcel Design	PPP	L	S				community, stakeholders
Housing Mitigation Ordinance	Dev Req	L					
Inclusionary Zoning	Dev Req	L					community
HOUSING STRATEGY	STRATEGY TYPE	IMPLEMENTATION RESPONSIBILITIES					
		Town	MLH	Chamber	MMSA	Employers	Other
MID TERM - in place by the end of 2025							
EIFD	Funding	L					
Linkage license fee for STR	STR	L					
Public Land for Dev't - Tier 1 Sites	PPP	L/S	S				Fire District (for FD parcel)
EAH - Property mgt support	PPP	S	S	L	S	Working group	MLF
Land Acquisition - USFS Land Within Town	PPP	L					FS, stakeholders
Land Acquisition - The Parcel Entitlement, Finance	PPP	L	S				
Amnesty for unpermitted units	Dev Req	L	S				
Loan program for LTR landlords	Programs	S	L				landlord/prop mgr outreach
Inspection/Licensing for long term rent	Dev Req	L	S				
STR to LTR incenctive: property mgt	STR	S	S	L		Working group	foundations, prop mgrs
Accessory Dwellings* (pre-approved units)	Incentives	L	S				
Private donations/Grants	Funding		x	x			TBD who leads?
Fee Waivers/Substitutions	Incentives	L					Special districts (long term)
Fast Track Processing	Incentives	L					
Housing rehabilitation	Programs	S	S				
Preserve mobile home park affordability	Programs	S	S, L?				